

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose Lemus-Rivera
Debtor

Case No. 16-02709-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db Jose Lemus-Rivera, 54 Brook Song Way, East Stroudsburg, PA 18301-8046
cr +Nationstar Mortgage, LLC, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,
P.O. Box 17933, San Diego, CA 92177-7921
4807187 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
4805875 John Caffese, 803 Main St, Stroudsburg, PA 18360-1601
4805876 KML Law Group, 701 Market St # 5000, Philadelphia, PA 19106-1541
4805874 Lemus-Rivera Jose, 54 Brook Song Way, East Stroudsburg, PA 18301-8046
4848014 +NCB Management Services, Inc., One Allied Drive, Trevose PA 19053-6945
4805877 Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063
4830549 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4810157 +Nationstar Mortgage LLC, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,
P.O. Box 17933, San Diego, CA 92177-7921
4830551 New Century Financial, New Century Financial, PO Box 27246, Houston, TX 77227-7246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr EDI: RECOVERYCORP.COM Nov 17 2016 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4809725 EDI: RECOVERYCORP.COM Nov 17 2016 18:58:00 Orion Portfolio Services LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
4809385 EDI: RECOVERYCORP.COM Nov 17 2016 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4830550* Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
John Robert Caffese on behalf of Debtor Jose Lemus-Rivera ecf@jrcfirm.com, kevin@jrcfirm.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua Louis Thomas on behalf of Debtor Jose Lemus-Rivera joshualthomas@gmail.com,
Ecf@JRCfirm.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Jose Lemus-Rivera**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8814**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

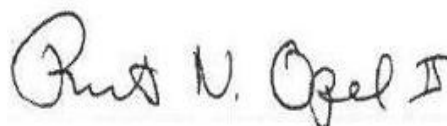
EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-02709-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose Lemus-Rivera

**By the
court:**November 17, 2016Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.